



The resources you need to meet life's challenges.

Life has its share of ups and downs — and sometimes you may need a little guidance through the "downs." EmployeeConnect™ services included with your long-term disability insurance offer an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring.

Your *EmployeeConnect*SM benefits

Unlimited 24/7 assistance

You can access the following services anytime, online or with a toll-free call:

- Information, resources, and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more
- · Guidance with financial matters, including household budgeting, and short- and long-term planning

In-person guidance

Some matters are best resolved by meeting with a professional in person. With EmployeeConnect, you get:

- In-person help for short-term issues (up to four* sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and subsequent meetings at a reduced fee

Online resources

EmployeeConnect offers a wide range of information and resources that you can research and access on your own just by visiting GuidanceResources.com. You'll find:

- Articles and tutorials
- Streaming videos
- Interactive tools including financial calculators, budgeting spreadsheets, and a language translator

EmployeeConnectsm

Employee Assistance Program Services

Confidential help 24 hours a day, 7 days a week for employees and family members

OMPSYCH[®]

Visit www.Lincoln4Benefits.com or www.GuidanceResources.com (user name = LFGsupport; password = LFGsupport1). Or talk with a specialist at 888-628-4824. Family

Parenting

▶ Addictions

▶ Emotional

> Legal Financial

Relationships

Stress

This card is your connection to real support for real-life issues.

Cut out and keep it with you at all times.

*In California, up to three sessions in six months, starting with initial contact by employee.

Insurance products issued by:

The Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York LTD-EMCO-FLI001_Z02

EmployeeConnectSM counselors are experienced and credentialed

When you call our toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face meetings, you will be referred to a fully credentialed, state-licensed clinician.

You'll receive a customized information packet for each of the work-life services you use.

To take advantage of the *EmployeeConnect*[™] program, or for more information: Visit www.GuidanceResources.com or call 888-628-4824.

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